

ABSTRACT OF THE DISCLOSURE

The present invention comprises a system and method that integrates the various steps involved in creating and managing one or more investment portfolios comprised of multiple disparate financial assets, thereby allowing a user to navigate from need, to insight, to investing and transacting in a logical and straightforward manner. Questionnaires are used to profile each user of the system to determine risk tolerance, time horizon, investment experience, etc. Using the profile and other questions presented to the user, the system generates a recommended asset allocation, which may form the basis of a financial portfolio. The user may construct a portfolio using the financial assets contained in the recommended asset allocation, or select individual assets for inclusion in the portfolio. Upon construction of a portfolio, the system provides tools to monitor and manage the portfolio through the buying and selling of financial assets. Watch lists may also be defined to monitor a collection of financial assets without incurring the risk involved in purchasing the actual financial assets. Furthermore, portfolios may be managed through the use of alerts, which are triggered when defined market conditions are met.

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